

Information to identify the case:

Debtor 1	Johney M Payne	Social Security number or ITIN	xxx-xx-4369
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Southern District of Ohio	Date case filed for chapter	7 10/9/24
Case number:	2:24-bk-54064	Case Assigned To:	John E. Hoffman Jr.

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Johney M Payne	
2. All other names used in the last 8 years		
3. Address	20435 Shaffer Road Fredericktown, OH 43019	
4. Debtor's attorney Name and address	Christal Caudill Caudill Law Group 4260 Tuller Road, Suite 102 Dublin, OH 43017	Contact phone 614-389-4942 Email: clcaudill@caudill-law.com
5. Bankruptcy trustee Name and address	Amy L Bostic 1160 Dublin Road Suite 400 Columbus, OH 43215	Contact phone (614) 229-4433 Email: abostic@lnlattorneys.com

For more information, see page 2 >

Debtor **Johney M Payne**

Case number **2:24-bk-54064**

6. Bankruptcy clerk's office

170 North High Street
Columbus, OH 43215-2414

Hours open 9:00 am – 4:00 pm
Monday through Friday

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <https://pacer.uscourts.gov>.

Contact phone (614)469-6638

Date: 10/9/24

7. Meeting of creditors

November 18, 2024 at 09:00 AM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. **No unauthorized weapons are permitted on the court's premises. Cellular phones and portable electronic devices are permitted provided that they are not used to take photographs or record any court proceedings unless otherwise authorized by the court.**

The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (380) 204-6297, Enter Meeting ID 986 022 4869, and Passcode 4439350552
For additional meeting information go to www.justice.gov/ust/moc

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 1/17/25

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

13. Abandonment

Pursuant to L.B.R. 6007-1, the trustee may abandon any property of the estate that is burdensome to the estate or that is of inconsequential value and benefit to the estate. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandonment.

If you would like to receive all future notices from the Bankruptcy Court electronically (email), you may register for the courts free Electronic Bankruptcy Noticing (EBN) service. EBN is reliable, fast, and efficient. Additional details and registration are available at: <https://bankruptcyntices.uscourts.gov>

In re:
Johney M Payne
Debtor

Case No. 24-54064-jeh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0648-2
Date Rcvd: Oct 09, 2024

User: ad
Form ID: 309A

Page 1 of 2
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2024:

Recip ID	Recipient Name and Address
db	+ Johny M Payne, 20435 Shaffer Road, Fredericktown, OH 43019-9380
21589664	+ Craig Relman, Esq., 23811 Chagrin Blvd, Ste 160, Beachwood, OH 44122-5525
21589665	Credit Cards, PO Box 81307 BK 14, BK 14, Cleveland, OH 44181-0307
21589667	+ Famous Enterprises, Inc., dba Famous Supply Company, 2620 Ridgewood Road, Akron, OH 44313-3507
21589668	+ Greg Hudson, 108 Teryl Drive, Mount Vernon, OH 43050-2934
21589671	+ Kidwell & Cunnighman, Ltd, 112 N Main Street, Mount Vernon, OH 43050-2408
21589672	Neisha Messerly, 106 Randy Drive, Mount Vernon, OH 43050
21589678	Rumpke, 3990 Generation Drive, Cincinnati, OH 45251-4906
21589679	Serenity Home Improvements, LLC, 10 S Norton Street, Mount Vernon, OH 43050-2339
21589680	Sherwin Williams, c/o CST co., PO Box 33127, Louisville, KY 40232-3127
21589683	+ Sunbelt Rentals, Inc., 1275 W Mound Street, Columbus, OH 43223-2213

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: clcaudill@caudill-law.com	Oct 09 2024 18:48:00	Christal Caudill, Caudill Law Group, 4260 Tuller Road, Suite 102, Dublin, OH 43017
tr	+ EDI: FALBOSTIC	Oct 09 2024 22:39:00	Amy L Bostic, 1160 Dublin Road, Suite 400, Columbus, OH 43215-1052
ust	+ Email/Text: ustpregion09.cb.ecf@usdoj.gov	Oct 09 2024 18:49:00	Asst US Trustee (Col), Office of the US Trustee, 170 North High Street, Suite 200, Columbus, OH 43215-2417
21589658	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 09 2024 18:52:03	Affirm Inc., 650 California St FL 12, San Francisco, CA 94108-2716
21589659	EDI: TSYS2	Oct 09 2024 22:39:00	Barclays Bank of Delaware, PO Box 8801, Wilmington, DE 19899-8801
21589660	+ EDI: CAPITALONE.COM	Oct 09 2024 22:39:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
21589661	EDI: CAPITALONE.COM	Oct 09 2024 22:39:00	Capital One (P), PO Box 30285, Attn: Bankruptcy Dept, Salt Lake City, UT 84130-0285
21589662	+ Email/Text: taxadmin@mountvernonohio.org	Oct 09 2024 18:50:00	City of Mount Vernon, 3 N Gay Street, Mount Vernon, OH 43050-3249
21589663	EDI: WFNNB.COM	Oct 09 2024 22:39:00	Comenity Bank / Kay Jewelers, Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
21589666	+ Email/Text: pkaczmarek@directionscu.org	Oct 09 2024 18:49:12	Directions Credit Union, 200 N. St Clair St, Suite 1600, Toledo, OH 43604-1549
21589669	EDI: IRS.COM	Oct 09 2024 22:39:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0648-2

User: ad

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Date Rcvd: Oct 09, 2024

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Total Noticed: 31

21589670	^ MEBN	Oct 09 2024 18:47:35	January Technologies, Inc., 176 Grand Street, 4th Floor, New York, NY 10013-3786
21589673	Email/Text: OHAGCEBKYEbn@ohioattorneygeneral.gov	Oct 09 2024 18:48:00	Ohio Attorney General, PO Box 89471, Cleveland, OH 44101-9471
21589674	Email/Text: bwclegalbankruptcy@bwc.ohio.gov	Oct 09 2024 18:49:00	Ohio Bureau of Workers Compensation, PO Box 15567, Columbus, OH 43215
21589675	+ Email/Text: OHAGCEBKYEbn@ohioattorneygeneral.gov	Oct 09 2024 18:48:00	Ohio Department of Job & Family Services, c/o Office of Attorney General, 150 E Gay Street, Columbus, OH 43215-3130
21589676	Email/Text: collectionslegal@parknationalbank.com	Oct 09 2024 18:50:00	Park National Bank, 50 N. Third Street, PO Box 3500, Newark, OH 43058-3500
21589677	+ Email/Text: bankruptcy@rentacenter.com	Oct 09 2024 18:50:00	Rent A Center Financial Services, 1558 E Coschocton Road, Mount Vernon, OH 43050-5416
21589681	Email/PDF: SoFiBKNotifications@resurgent.com	Oct 09 2024 18:52:11	SOFI Credit Corp LLC, 2750 E Cottonwood Pkwy, Ste 300, Salt Lake City, UT 84121-7285
21589682	Email/Text: Bankruptcy.notices@tax.state.oh.us	Oct 09 2024 18:50:00	State of Ohio, Dept. of Taxation, Bankruptcy Div., PO Box 530, Columbus, OH 43216-0530
21589684	+ EDI: SYNC	Oct 09 2024 22:39:00	Synchrony Bank / TJX, PO Box 71737, Philadelphia, PA 19176-1737

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2024

Signature: /s/Gustava Winters